

# Exhibit

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Relin, Goldstein & Crane, LLP  
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Shelly L. Baldwin  
Jacquelyn Carosa

Breindy Kohn  


Creditor: American Express  
Principal Amount Due: \$4,876.86  
Payments and/or Credits: \$0.00  
Total Amount Due: \$4,876.86  
Account # Ending in \*\*\*\*\*61001

Dear Breindy Kohn:

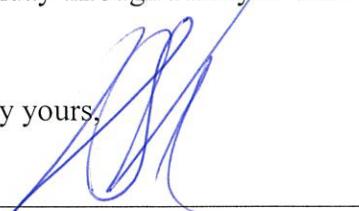
Our office represents American Express regarding the above account. We are sending this letter based on account information provided by our client. Please direct any future communications to our office.

Unless you notify this office within thirty days after receiving this notice that you dispute the validity of the debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such verification or judgment. Upon your written request within the thirty-day period, after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please contact us between the hours of 8am-5pm, Monday through Friday at 800-203-9552 to resolve your balance.

Date: 1/19/21

Very truly yours,

  
Relin, Goldstein & Crane, LLP

Joseph M. Shur, Esq.  
 V.S. Vilkhu, Esq.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

In accordance with the Fair Debt Collections Practices Act, 15 U.S.C § 1692 et seq.; we are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use of threats or violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants; and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.